

Affordable Housing Policy: Beyond the Sound Bite

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10/11/2021

Goal: In 2040 all Minneapolis residents will be able to afford and access quality housing throughout the city.

- Elimination of Single Family Zoning
- ADUs (Additional Dwelling Units)
- Density
- Minimum Lot Sizes

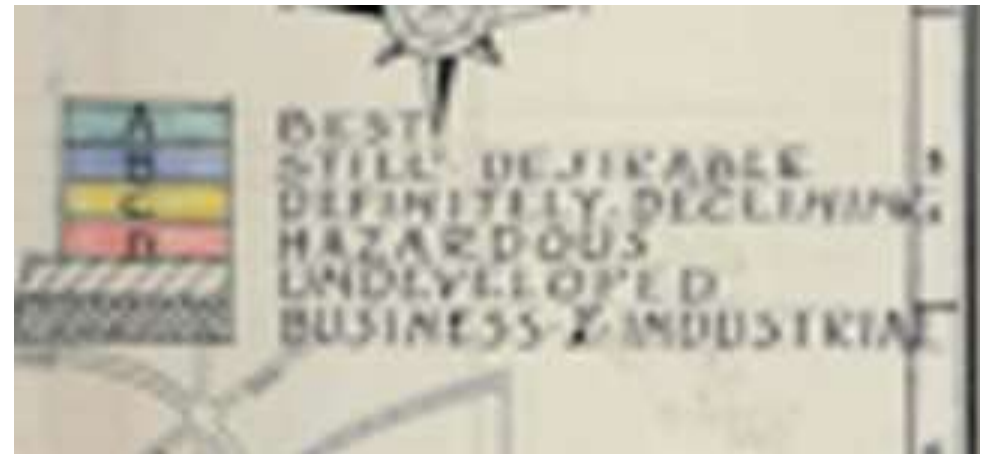
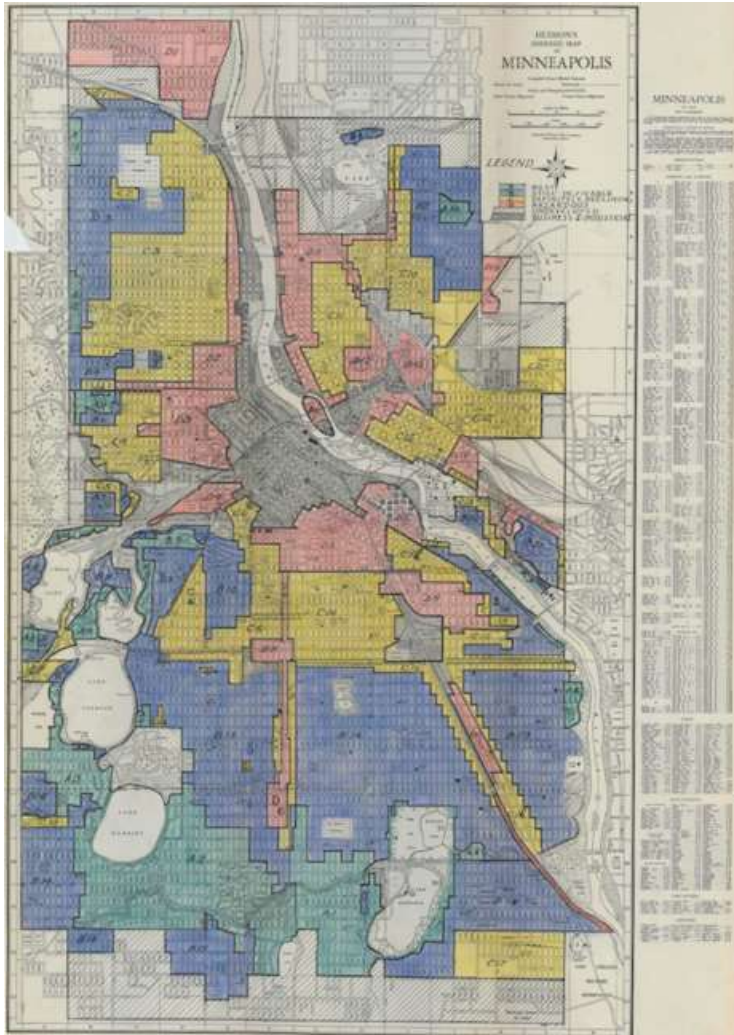
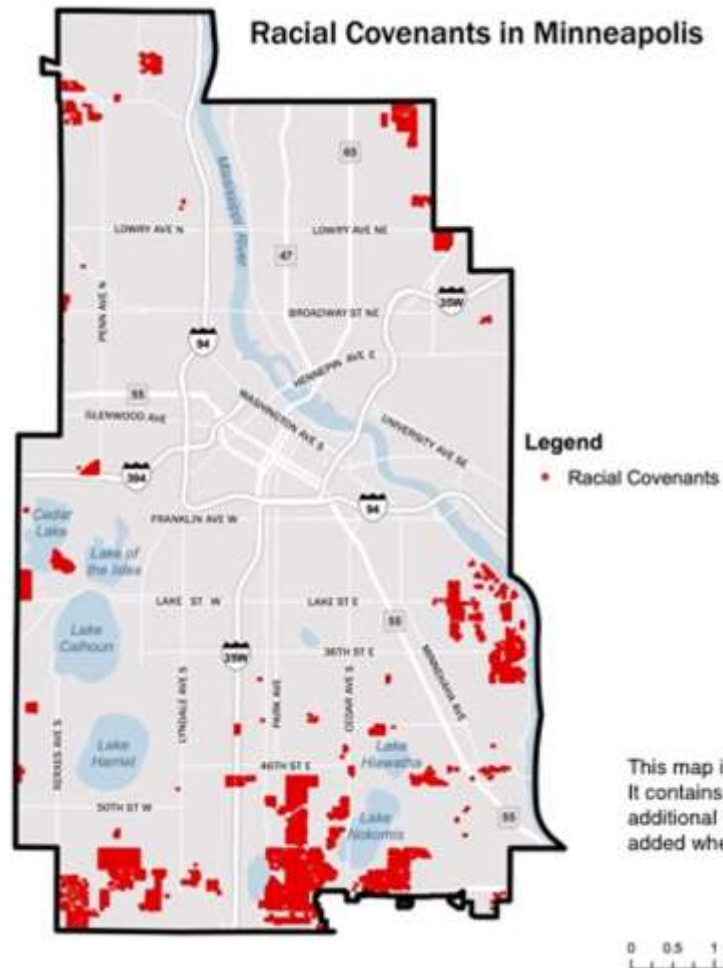


Image Credit: Home Owners' Loan Corporation

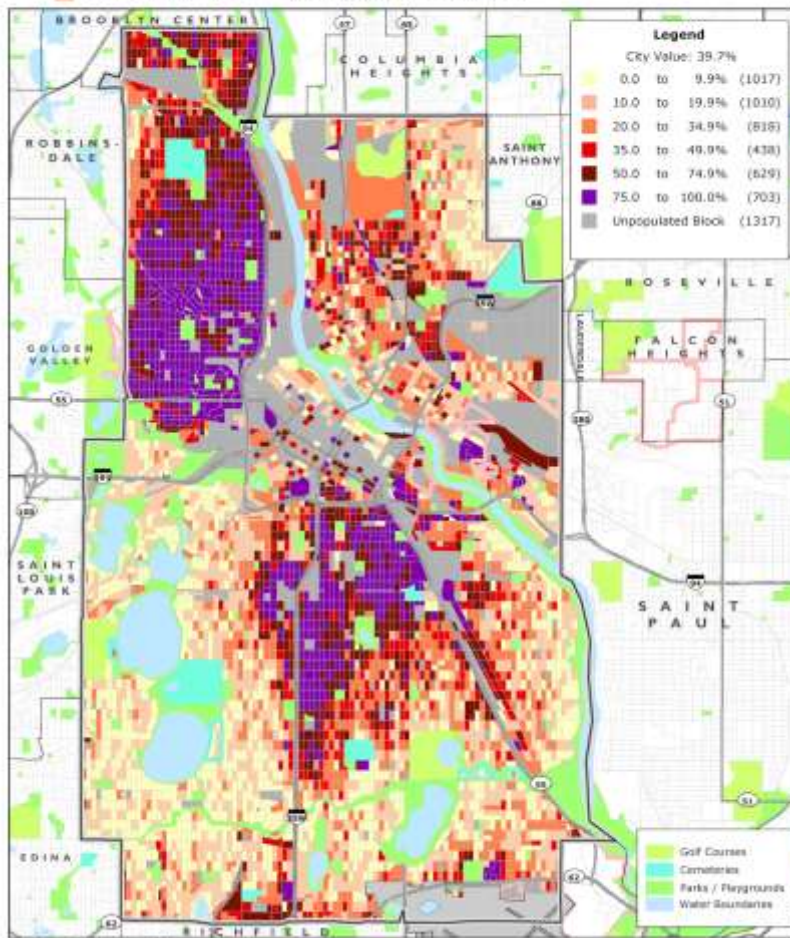
Racial Covenants in Minneapolis



This map is a work in progress, and is not comprehensive. It contains the 6,000 covenants currently mapped. An additional 10,000 covenants have been identified and will be added when they are processed.

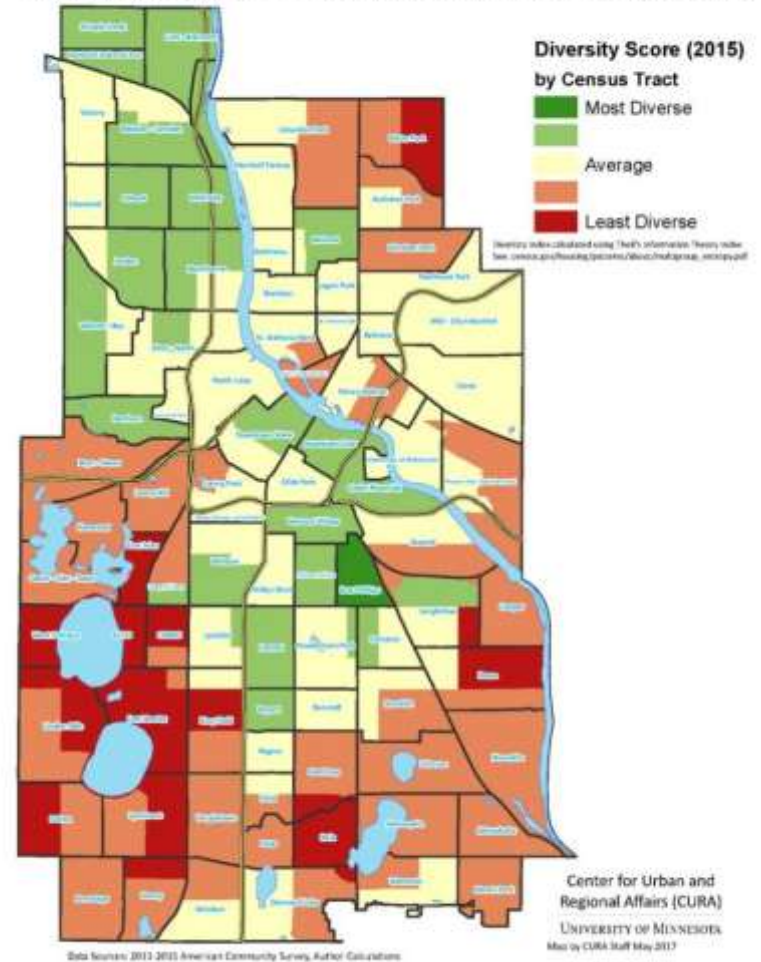
© Kevin Ehrman-Solberg.
Data Source: Mapping Prejudice Project.
Last Updated: 8-25-2017.

CITY OF MINNEAPOLIS Percentage Non-White Population by Census Block, 2010



Data Source: 2010 U.S. Census SF1

Minneapolis Racial & Ethnic Diversity Index (2015)



Data Source: 2012-2015 American Community Survey, Author Calculations

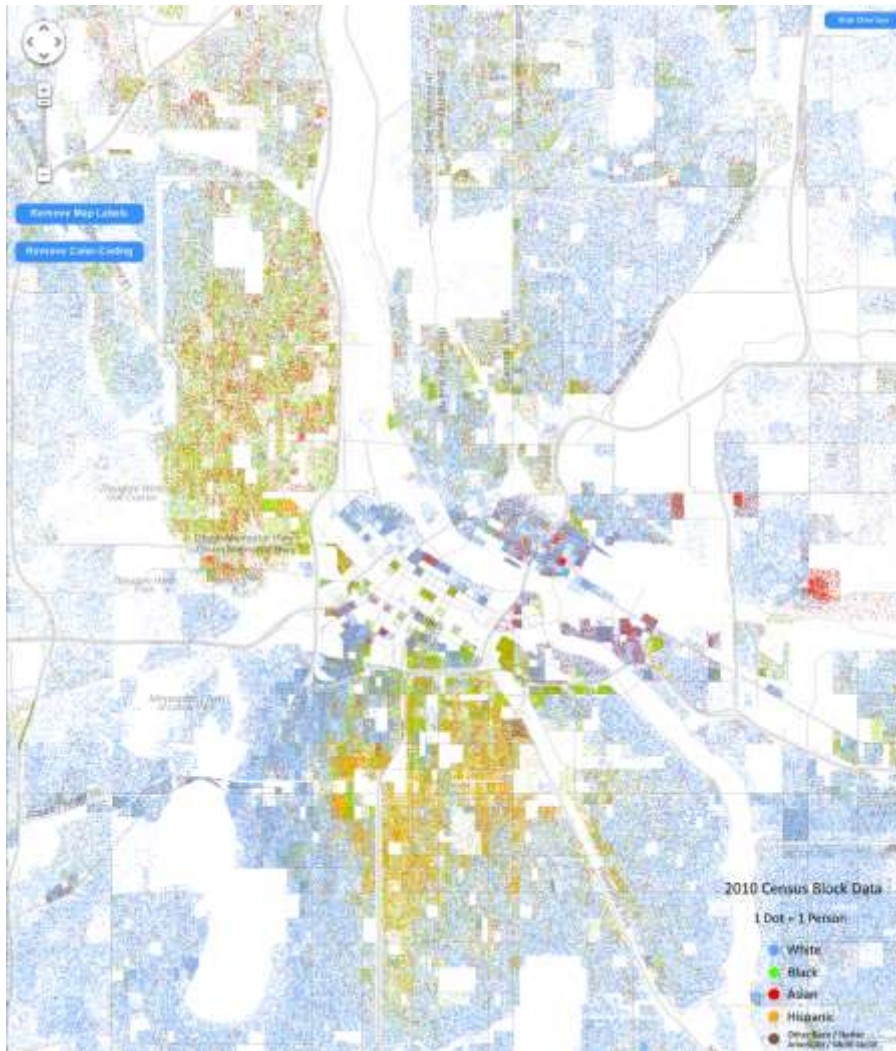
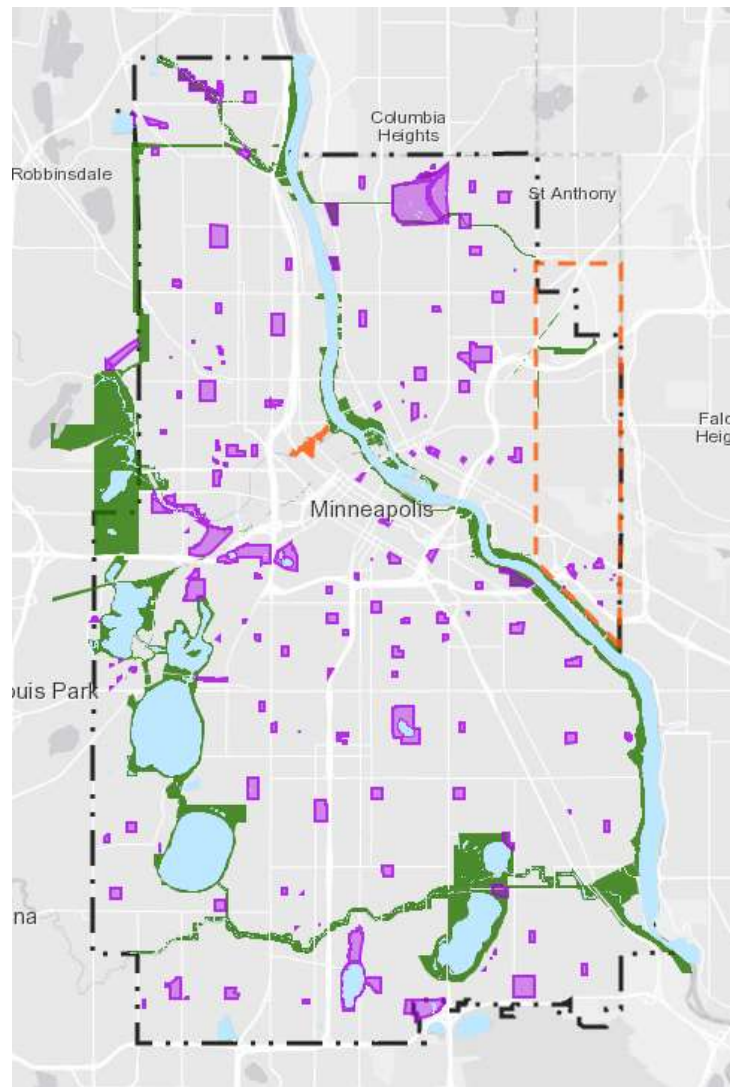
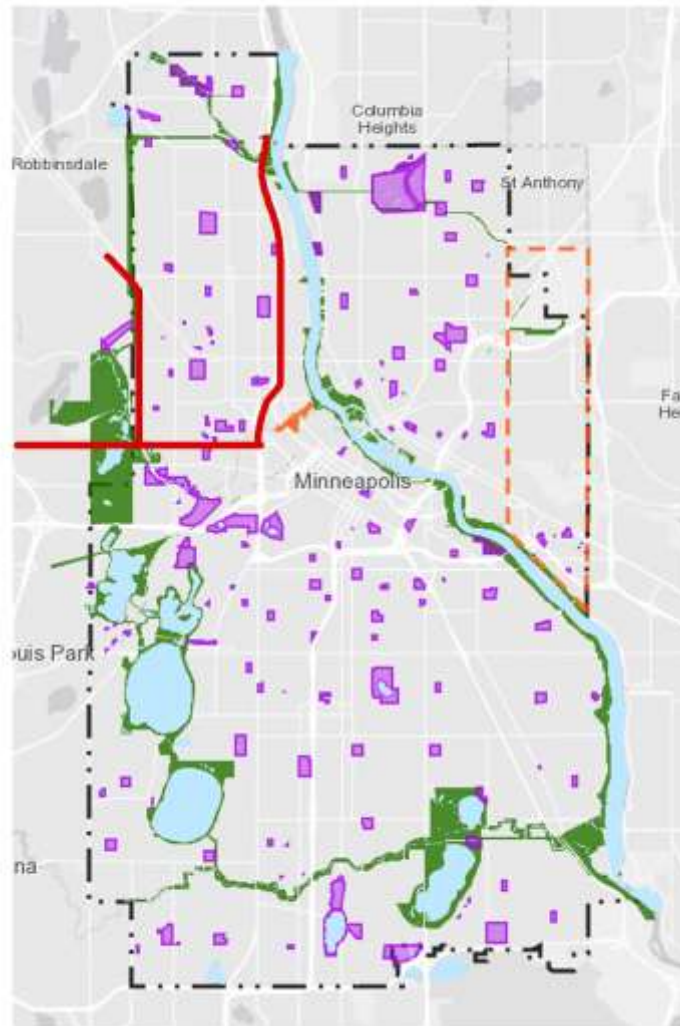


Image Credit: Dustin Cable of the Cooper Center



Access to Amenities

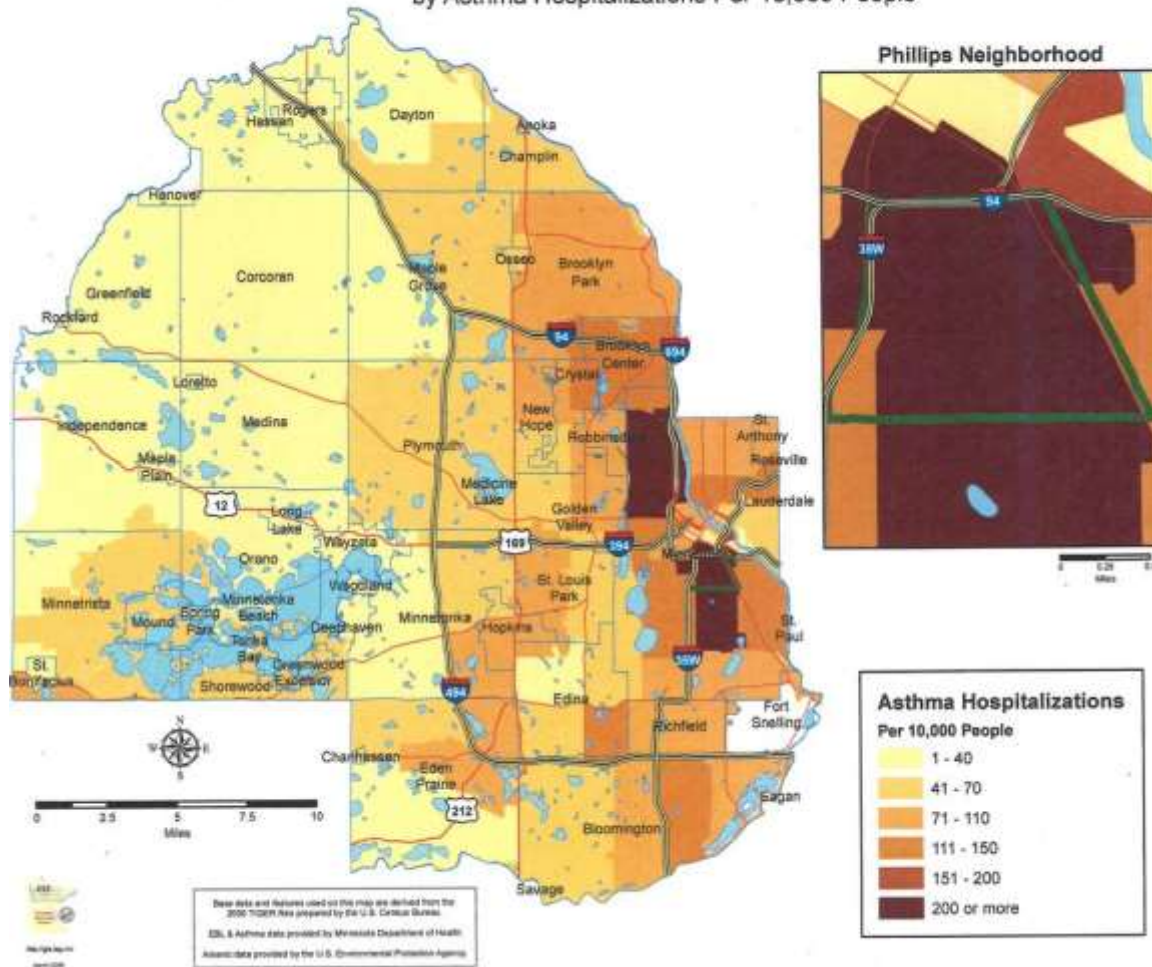


Access to Amenities



Hennepin County

by Asthma Hospitalizations Per 10,000 People



Minneapolis Homicide Cluster Analysis, 2012-2017



Homicides in Minneapolis 2012 to 2017 split into two clusters. One is the North Minneapolis cluster and the other is the Downtown Minneapolis cluster.

Sources: opendata.minneapolismn.gov/ennepin.us/gisopendata

Map Created by Jake Reuben



Legend

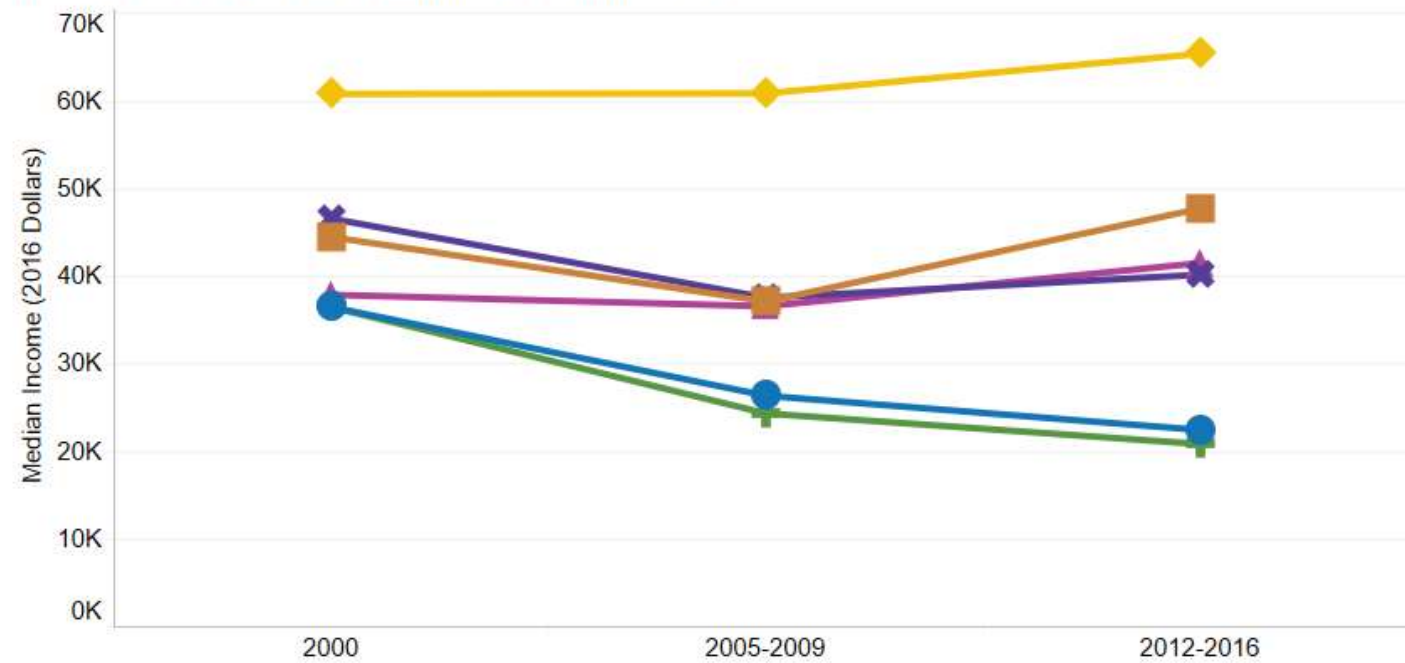
North MPLS Cluster

- Homicides
- Average Location
- Standard Distance

Downtown MPLS Cluster

- Homicides
- Average Location
- Standard Distance
- Homicides
- Water
- Communities

Median Income by Race/Ethnicity in Minneapolis

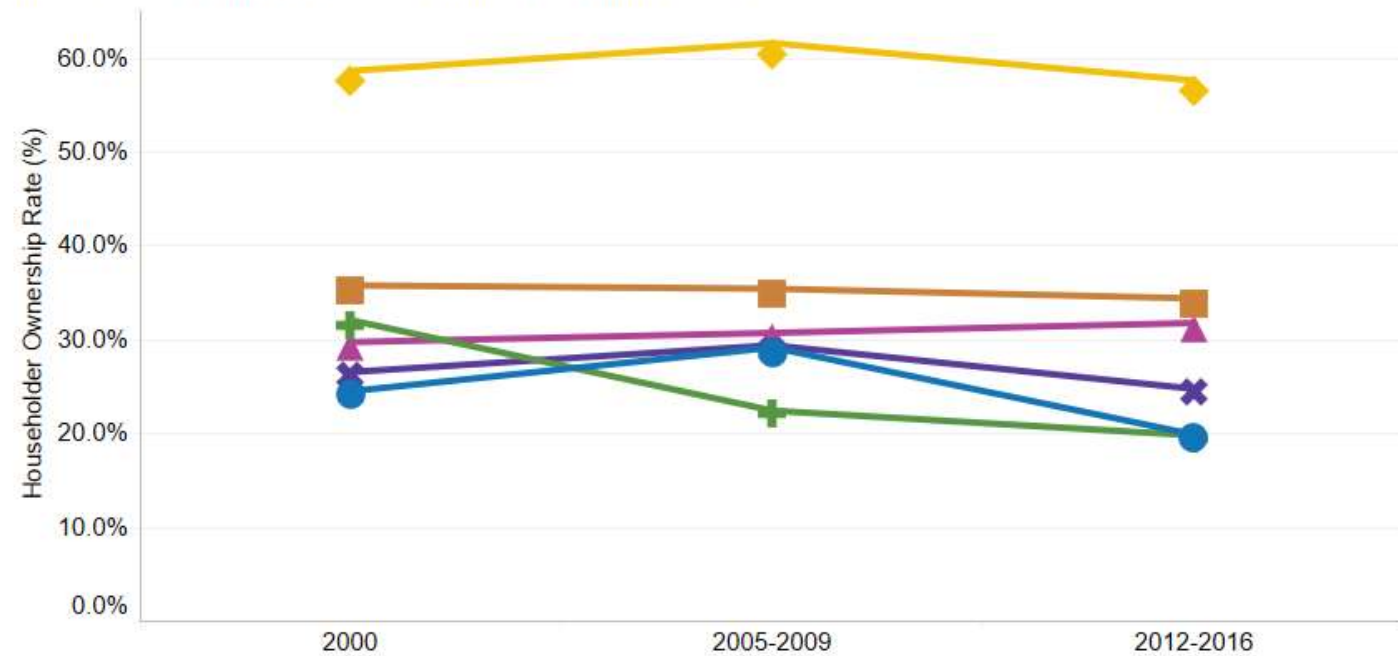


Race/Ethnicity

- American Indian or Alaska Native
- Asian
- + Black or African American
- ✕ Hispanic or Latino
- ▲ Two or More Races
- ◆ White Non-Hispanic

Sources: Decennial Census, American Community Survey

Home Ownership by Race/Ethnicity in Minneapolis

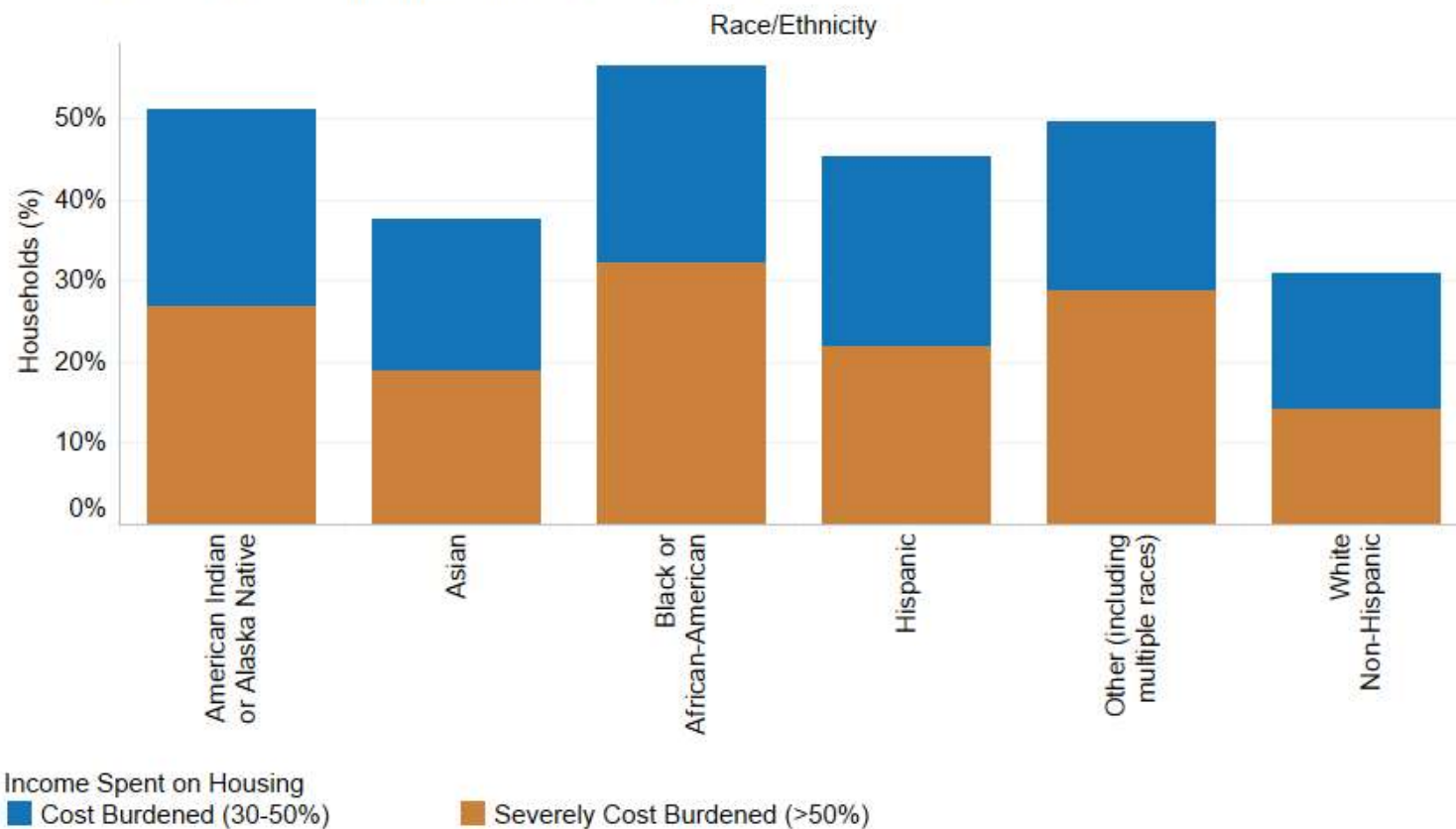


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- American Indian or Alaska Native
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Sources: Decennial Census, American Community Survey

Cost Burden by Race in Minneapolis, 2010-2014



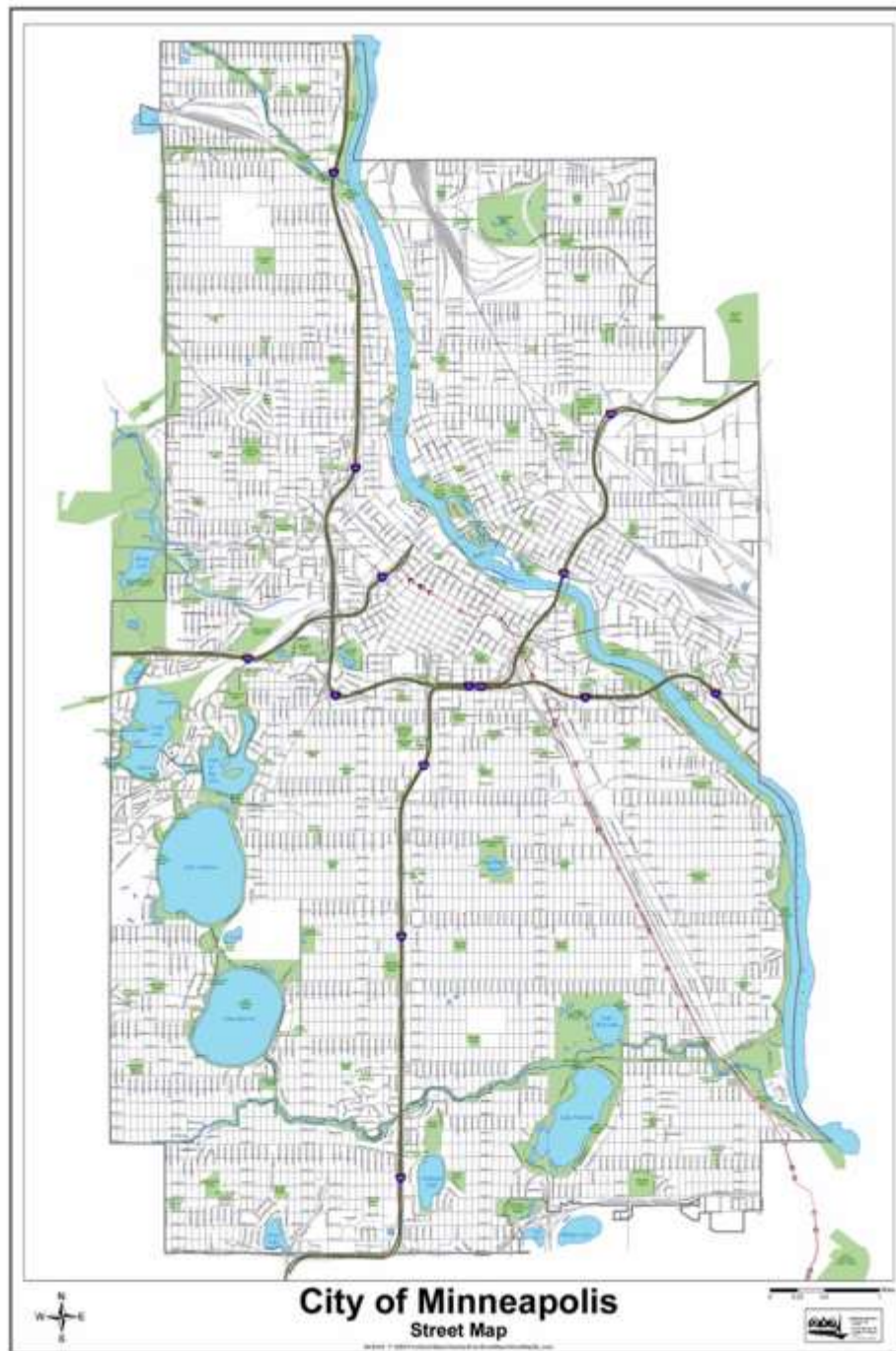
Source: HUD Comprehensive Housing Affordability Strategy Estimates

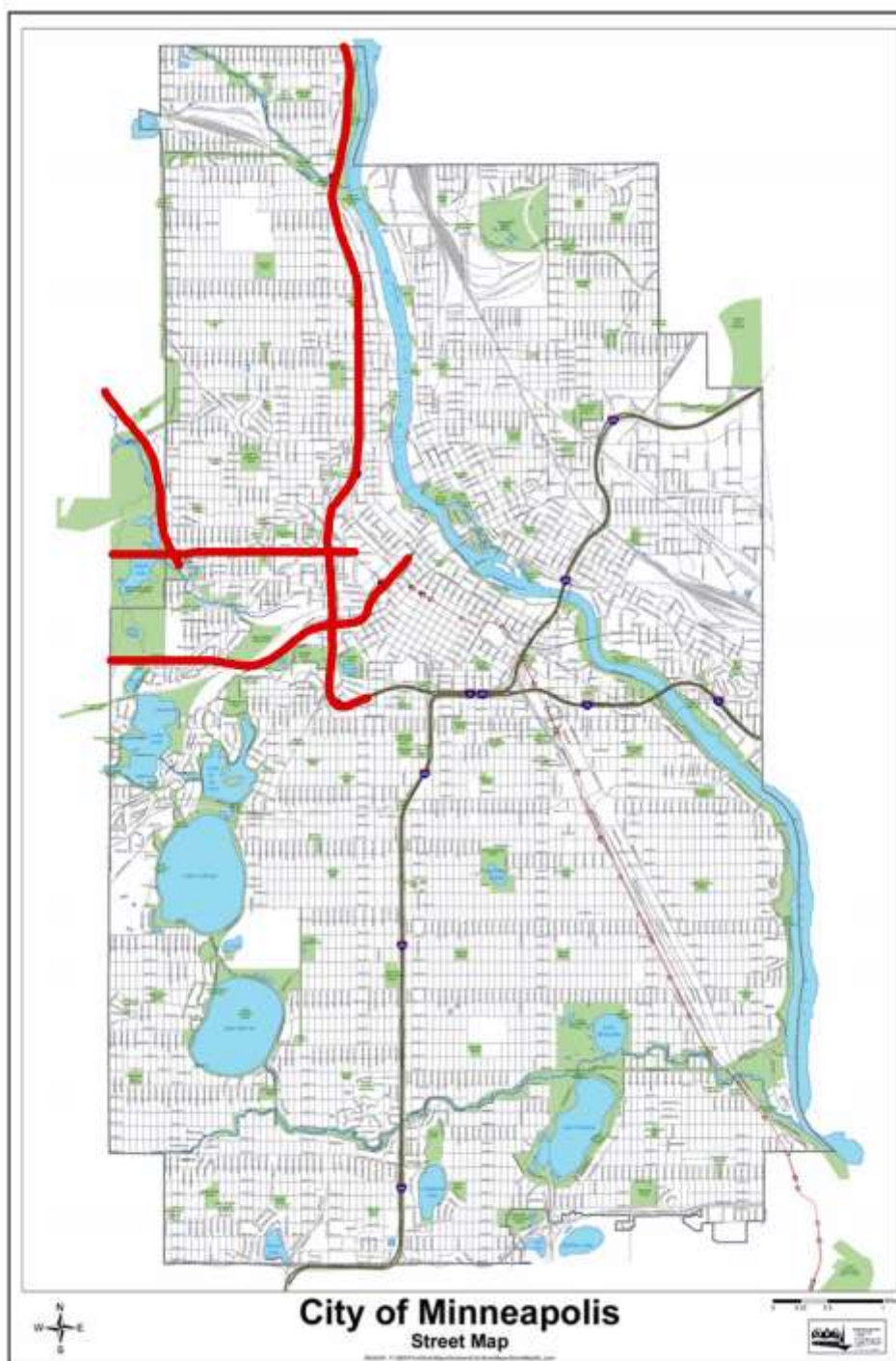
Fair Housing Act

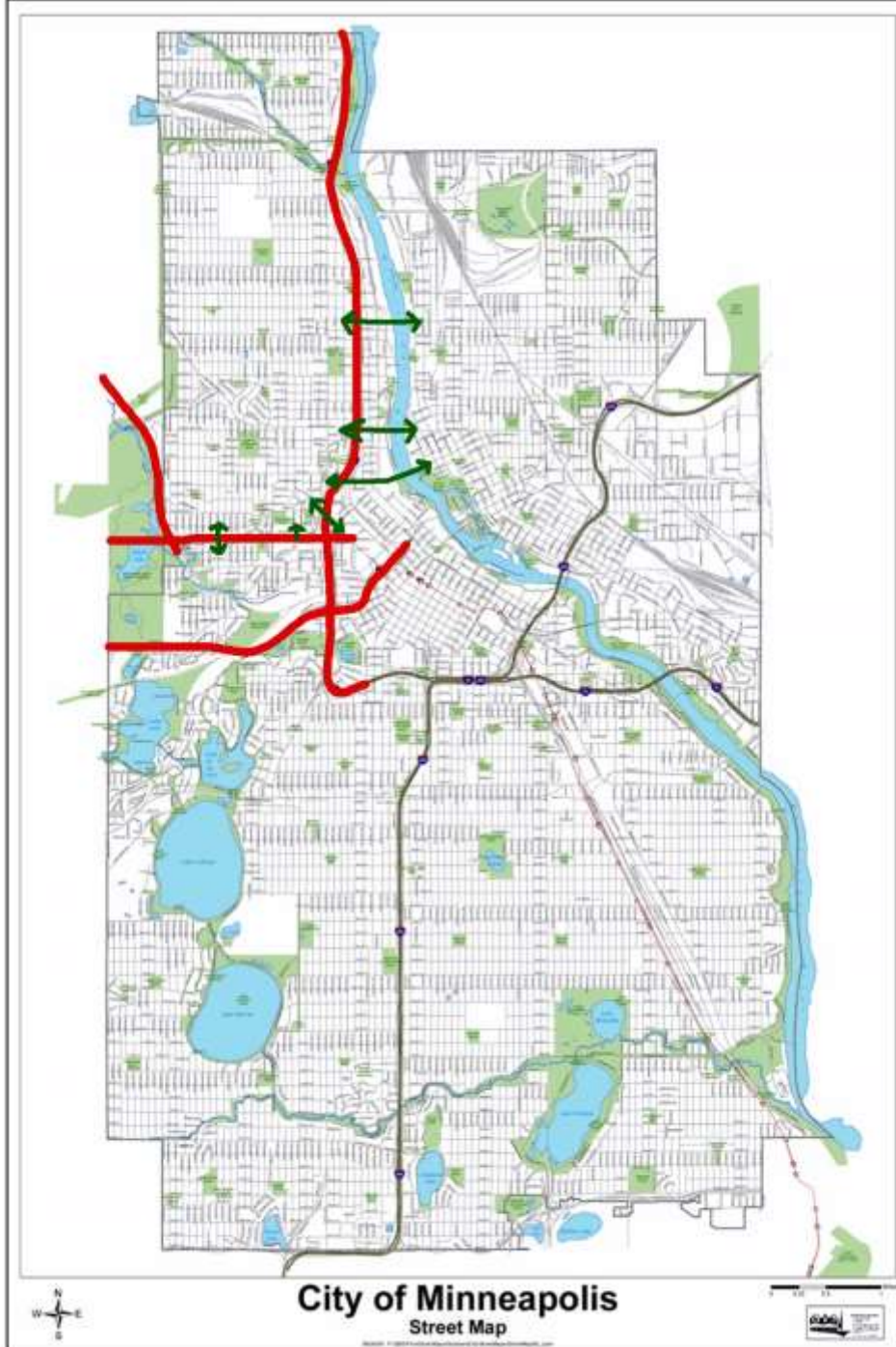
- Forbids building a disproportionate share of low income housing in poor and segregated (or integrated but resegregating) neighborhoods.
- Requires that housing sites be accessible to: “educational, commercial, and health facilities and services” that are “at least equivalent to those typically found in neighborhoods consisting largely of similar unassisted standard housing.”

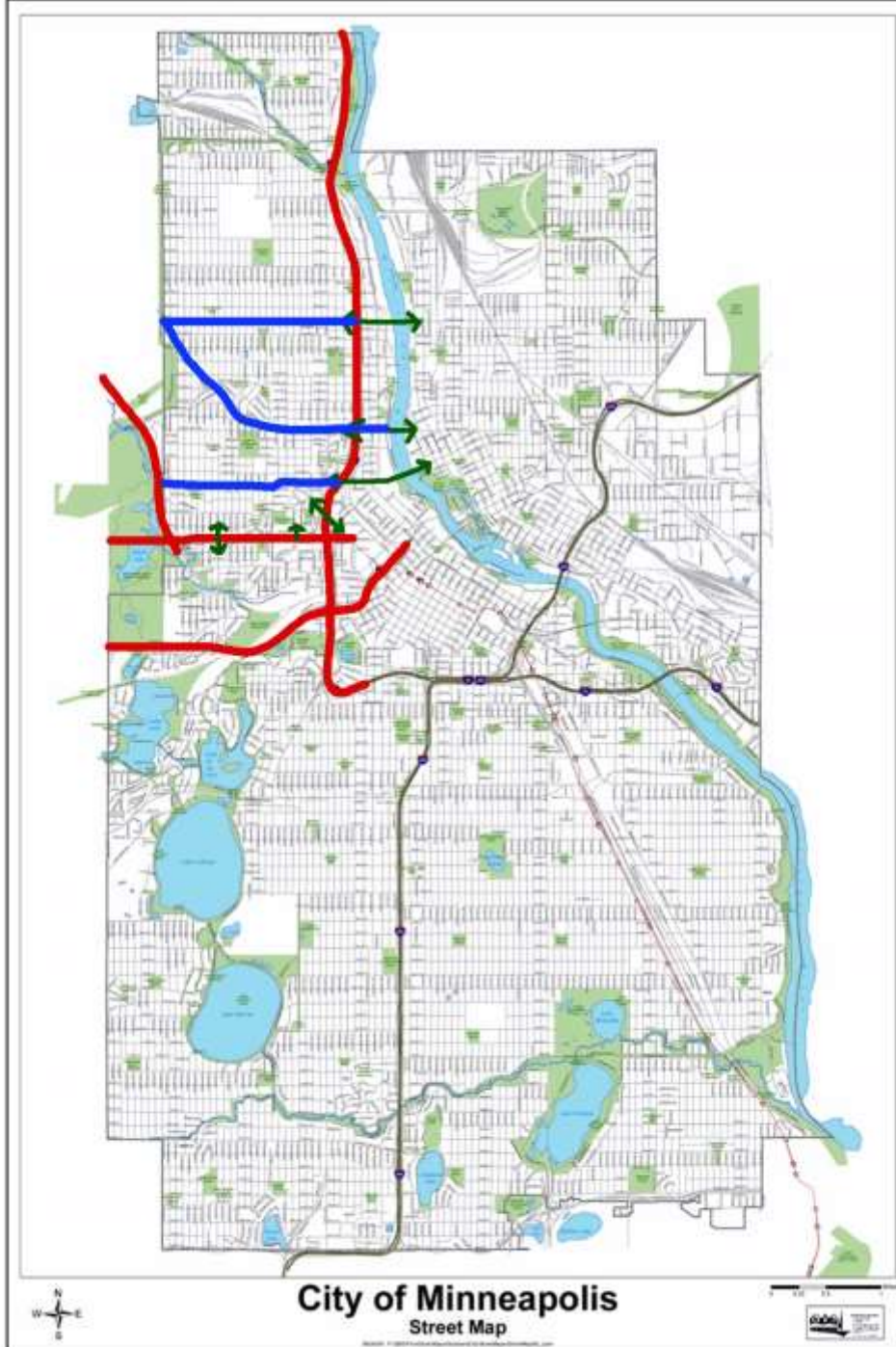
Fair Housing – EQUITABLE Housing – needs to be located where it has:

- * Access to transit
- * Proximity to employment opportunities
- * Adjacency to amenities such as parks, stores, and restaurants
- * Access to quality healthcare
- * Access to quality educational environments
- * Inclusivity with our city and all it's resources and amenities











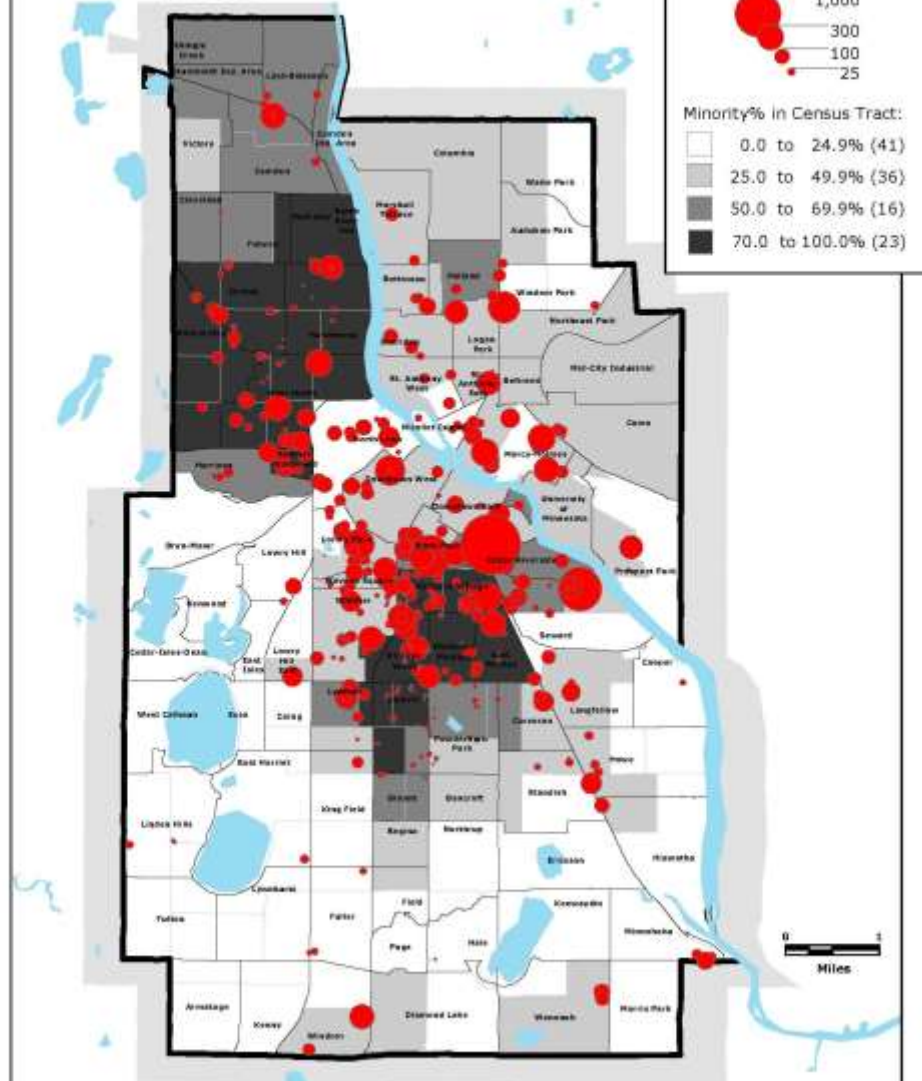
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City of Minneapolis
Total Affordable Subsidized Housing in 2017
and Percentage Racial Minority
by Census Tract, 2016

Legend

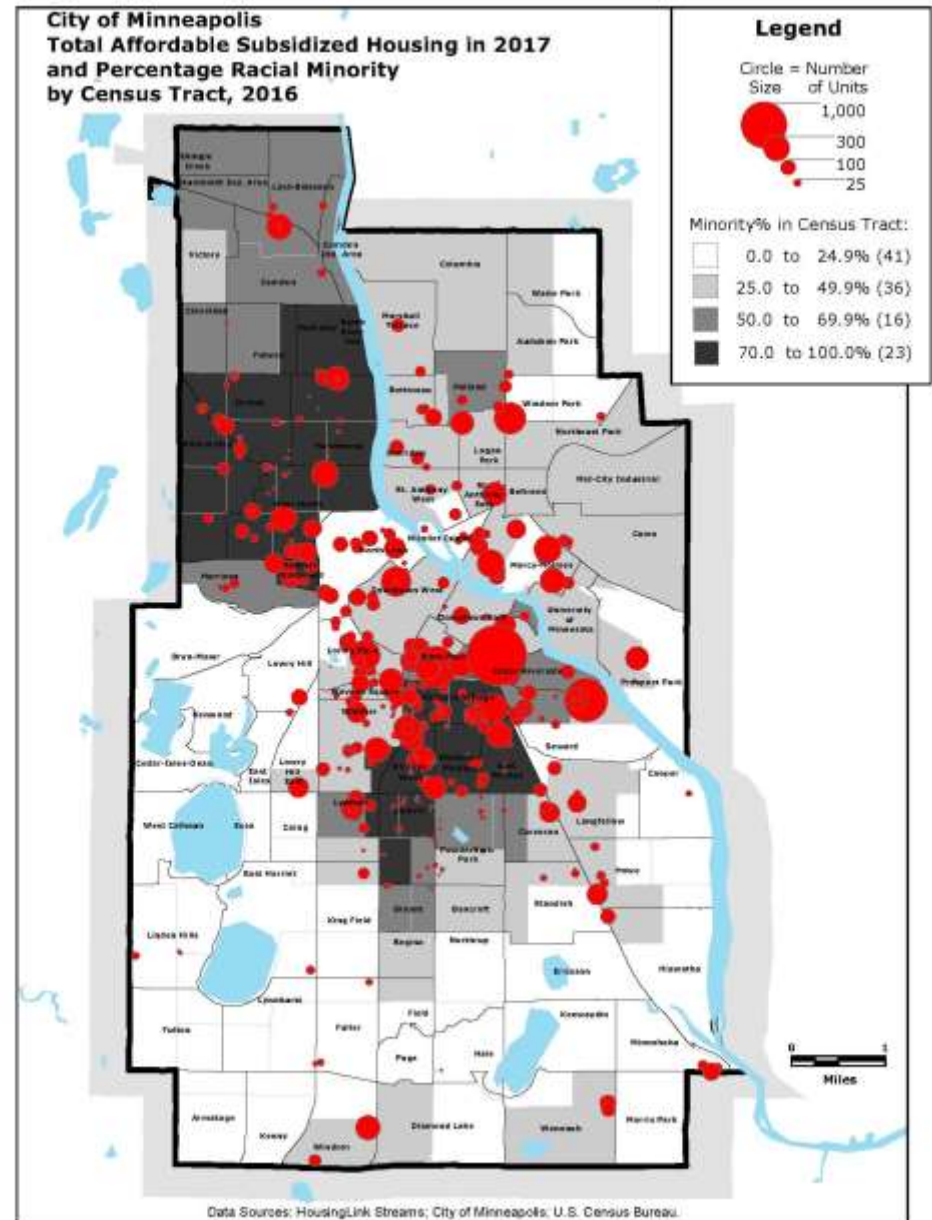
Circle = Number
 Size of Units
 1,000
 300
 100
 25

Minority% in Census Tract:
 0.0 to 24.9% (41)
 25.0 to 49.9% (36)
 50.0 to 69.9% (16)
 70.0 to 100.0% (23)



Data Sources: HousingLink Streams; City of Minneapolis; U.S. Census Bureau.

Does this look
like we are in
compliance with
the intent of the
Fair Housing Act?



**City of Minneapolis
Total Affordable Subsidized Housing in 2017
and Percentage Racial Minority
by Census Tract, 2016**

Legend

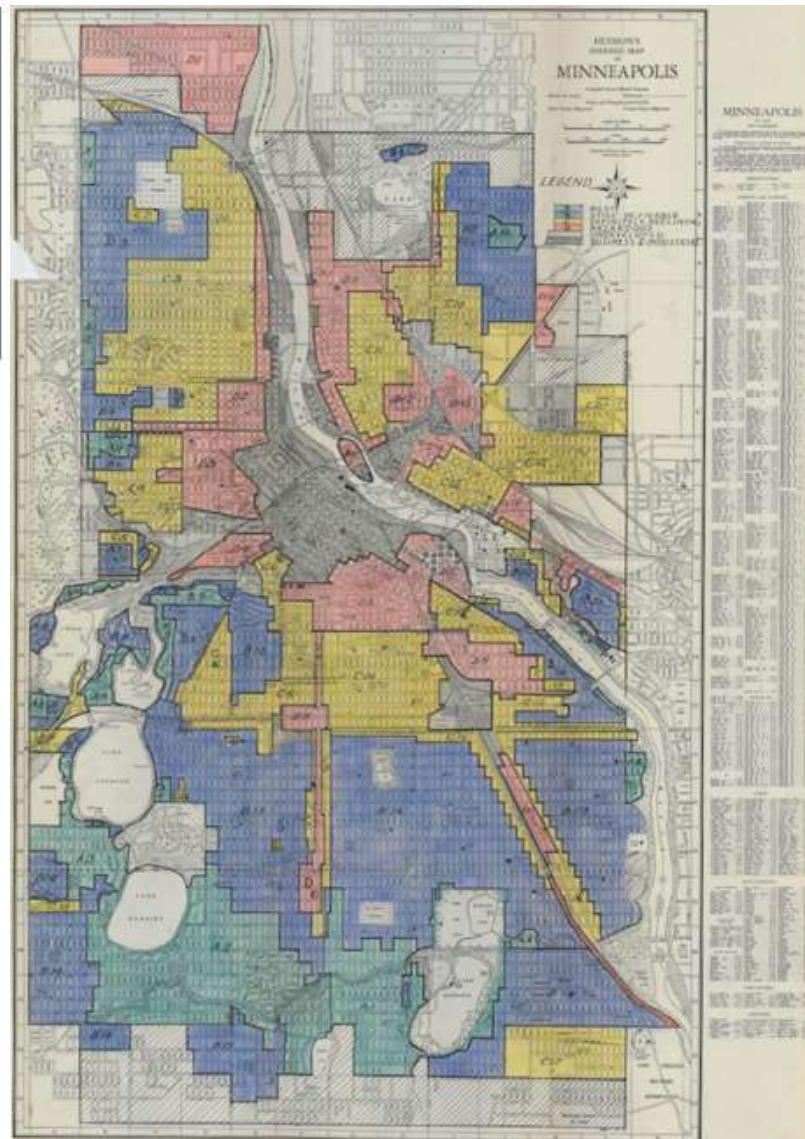
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Minority% in Census Tract:

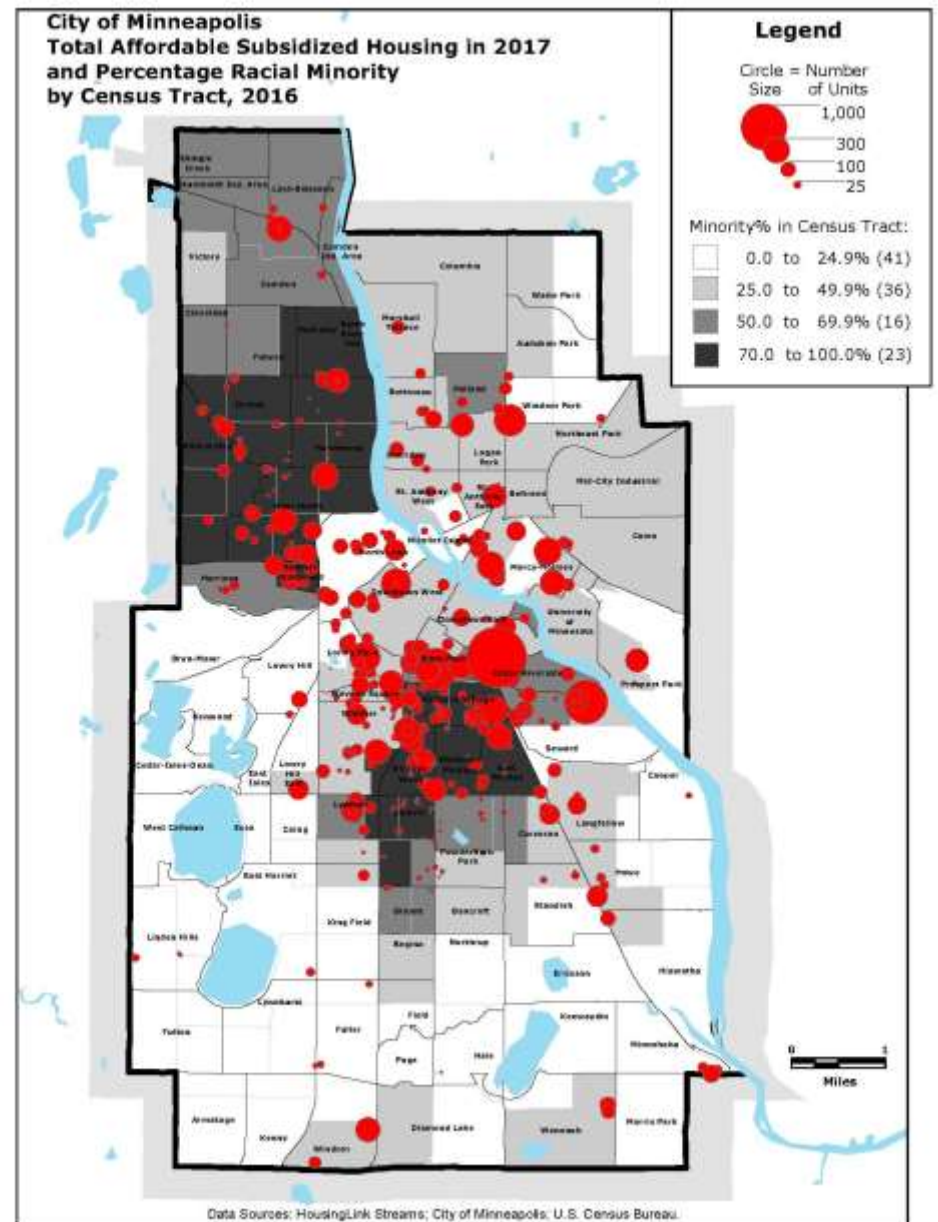
0.0 to 24.9% (41)
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Miles

Data Sources: HousingLink Streams; City of Minneapolis; U.S. Census Bureau.



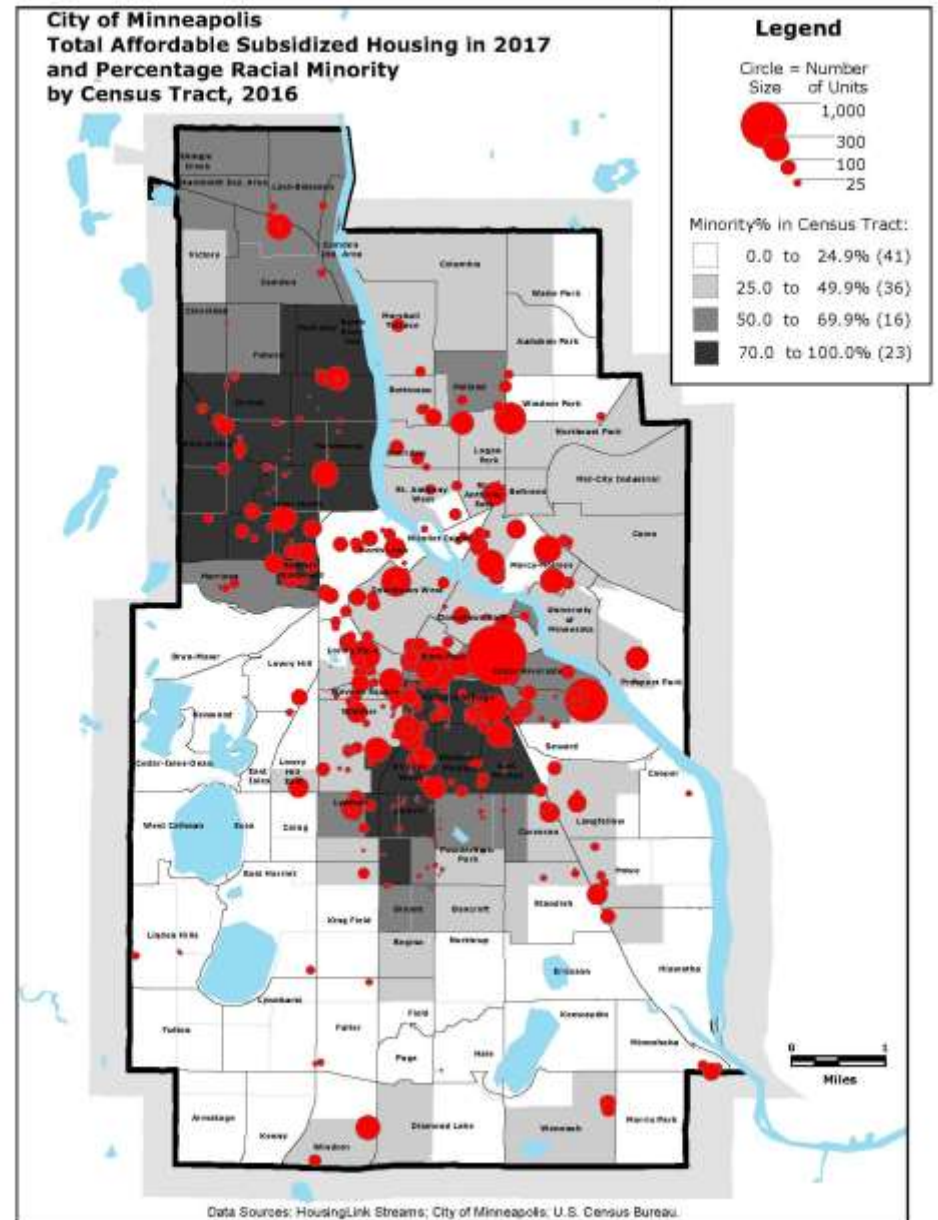
There simply are not comparable housing choices for families living in poverty that exist inside of predominantly white neighborhoods.



There simply are not comparable housing choices for families living in poverty that exist outside of predominantly white neighborhoods.

They don't exist.

WE DON'T MAKE THEM.



So, if the backbone of the 2040 Plan was based on how historic practices like redlining and racial covenants restricted people to certain areas was EVIL and something to be remedied,
Why are we fine with Housing Policies that perpetuate the SAME OUTCOMES today?

We've allowed the narrative to shift.... Instead of observing those patterns and implementing policy to change them, we allowed ourselves to be fooled into basing our advocacy on the WRONG METRIC.

We've allowed the problem to be defined as:
There is *not enough* affordable housing.

Defining the problem:

There is **not enough** affordable housing.

Therefore the solution is:

Make **more** affordable housing.

Defining the problem:

There is **not enough** affordable housing.

The solution:

Make **more** affordable housing.

Right?

Defining the problem:

There is **not enough** affordable housing.

The solution:

Make **more** affordable housing.

Right?

WRONG.

Defining the REAL problem:

There is not enough **equitable**
affordable housing.

The solution:

Create more
equitable affordable housing.

We have been using the

**WRONG
METRIC.**

It isn't about sheer quantities of "dwelling units".
It's about creating and preserving equitable units.

So, let's talk:

Location

Access to transit

Access to employment

Access to education

Access to green space

Access to healthcare

Access to amenities

It's having more than 4 choices in an entire quadrant of the city to get dinner at.

The City of Minneapolis approved an **Inclusionary Housing Ordinance** as a part of their Unified Housing Policy. These took effect on August 1, 2020.

- It applies to any development containing at least 20 residential units (there are a few exceptions)
- Rental Housing:
 - 8% of units are to go to households at 60% AMI
 - 4% of units are to go to households at 30% AMI
- For-Sale Housing:
 - 4% of units are to go to households at 80% AMI (6 months after 500 units)
 - 8% of units are to go to households at 80% AMI (6 months after 1,000 units)
- Scaling of unit counts applies for projects having less than 100 units.

ALTERNATIVE COMPLIANCE OPTIONS:

1.) Cash in-lieu payment

2.) Off-site Units

(Has to be within a half-mile unless it gets City Council approval to be located elsewhere in the city.)

3.) Donation of land to the city.

So, did we accomplish the goal of the Fair Housing Act, by creating a policy that would INCLUDE people in housing throughout the city? Or did we just create an additional funding mechanism to continue to concentrate impoverished families and individuals in the same redlined neighborhoods as usual, perpetuating the same abysmal segregationist practices that we claimed to abhor?

Alright...sounds like it is
location, Location, LOCATION....

Is that all?

Alright...so it's
location, Location, LOCATION....

Is that all?

no.

- Unit Size
- Amenities
- Building Materials

Are we providing equitable options?
Or are we not only denying CHOICE,
but are we also denying DIGNITY?

So, we've denied people CHOICE, by ONLY locating affordable housing in certain areas.

- **Unit Size** – In our quest to just push for more units, and increased density, have we also relegated families with children to single room efficiency units? Will our focus on quantities of units vs unit type lead to the displacement of families in need of affordable housing?
- **Amenities** – Does the building they live in have just one generic “community room”? Are there needed, REAL amenities for the residents? What “standard amenities” do we see in market rate housing that we omit as superfluous in affordable housing?
- **Building Materials** – Somehow we have defined “affordable housing” to mean “cheap to build”, instead of “affordable to live in.” We are focused on initial costs versus lifecycle cost of housing.

At some point, we need to have an honest discussion and
come to an agreement of what it actually means to
live in dignity.

Too often it is a race to the bottom.

Build it cheaper.

Make it faster.

Make it smaller.

Put it where land is cheap.

NONE of those things are how we defined Fair Housing.

Yet those are the criteria we use
when creating affordable housing.

We then exacerbate the hardships of living in areas of concentrated poverty by implementing other sound bite policy that implies equitable outcomes, but is entirely lacking in nuance and effectiveness.

Example: Anti-Car policy.

We create policy that ignores the realities of living in poverty such as transit, parking, how people get food for their families....

We may want to get rid of parking to make it harder to own cars, but the wealthy projects will still include it as an amenity, and the added burden of not being able to transport groceries and children and park nearby without having to walk for blocks with BOTH in tow is real.

We've forced people to live in certain places, and then we punish them by making it harder for them to survive in that space.

So, what does that mean?

Location? Yes.

Materials? Yes.

Unit Size? Yes.

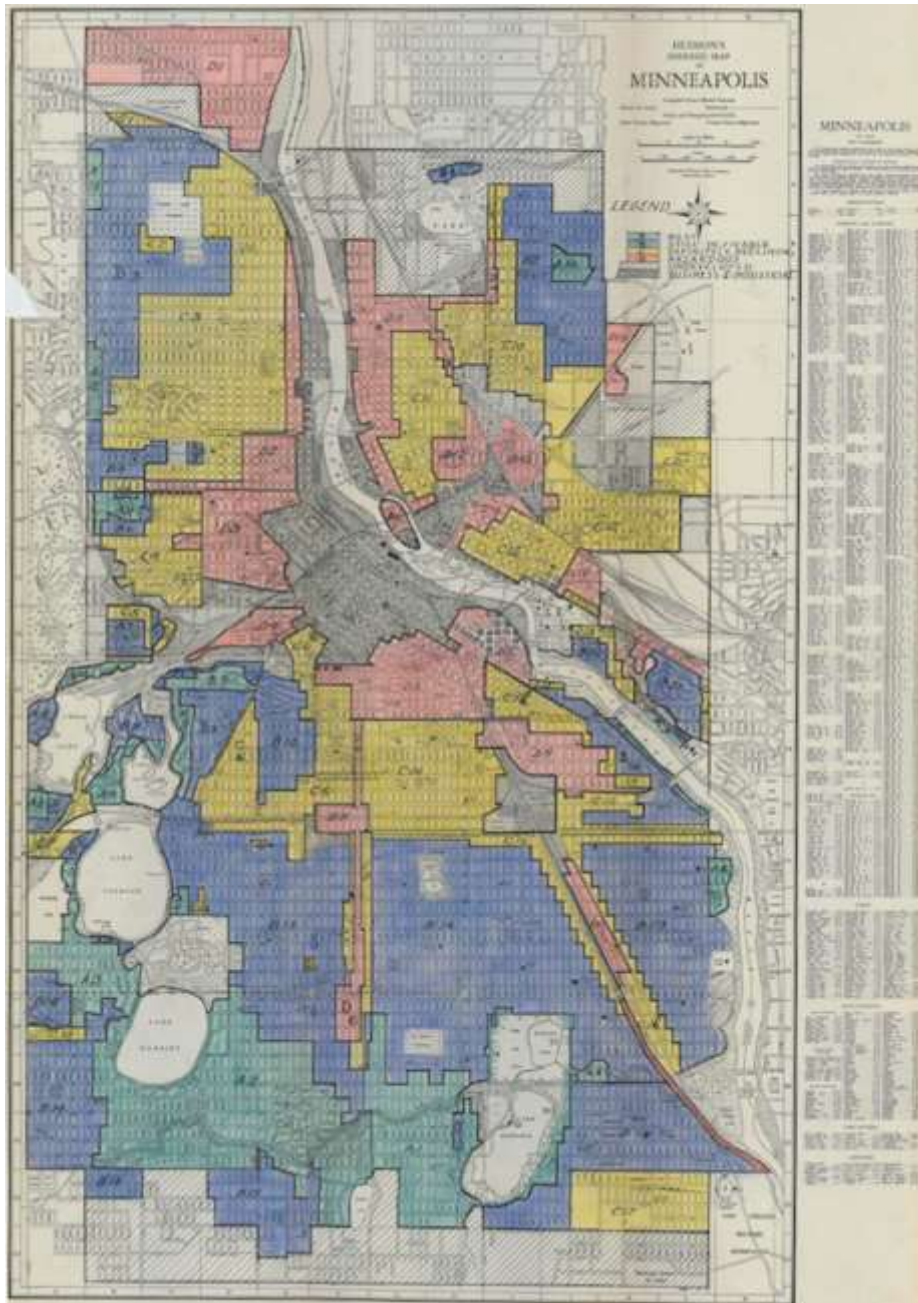
Amenities? Yes.

DU/Acre? No.

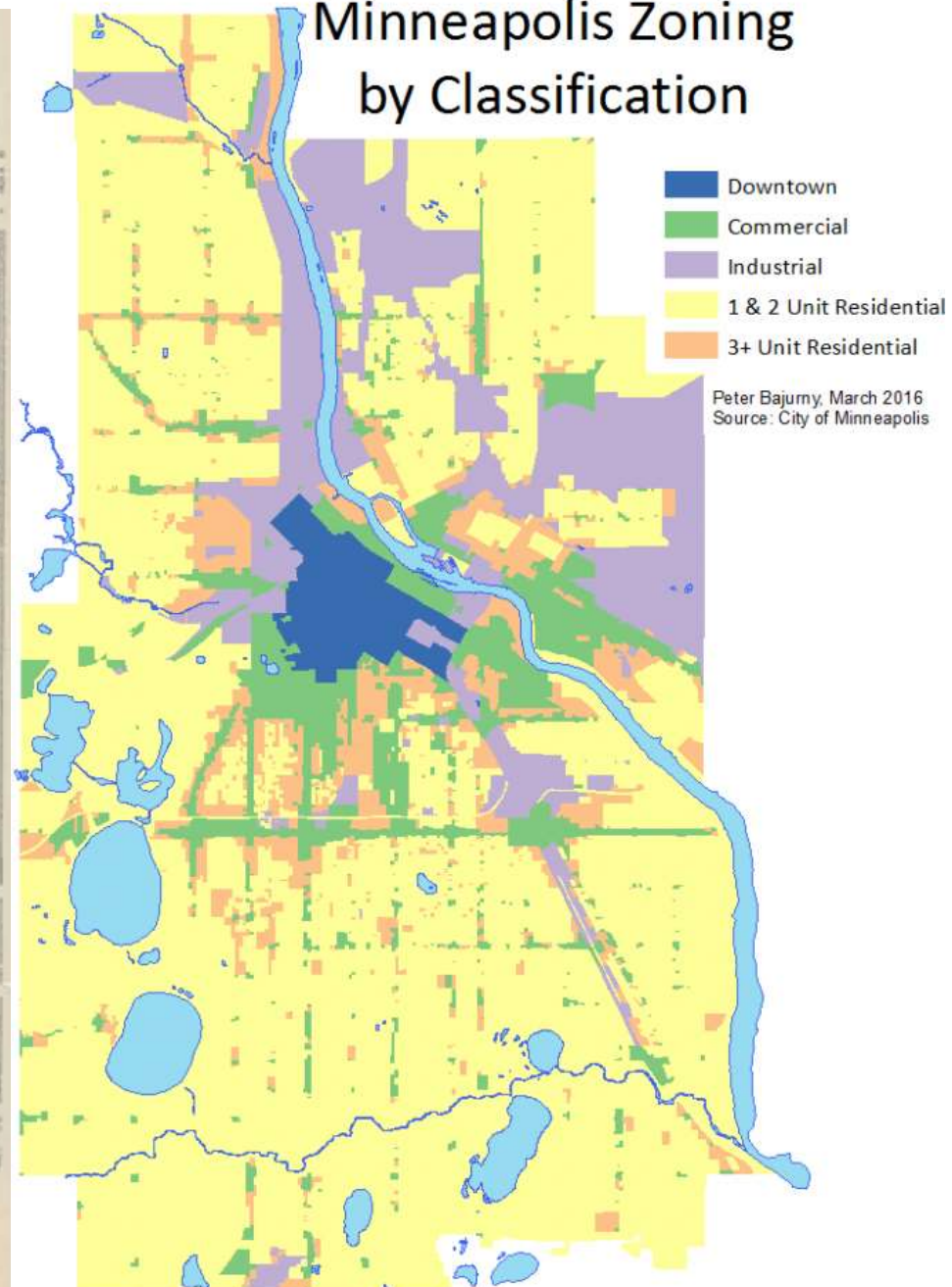
It should be less about *dwelling units per acre*,
And more about *dwelling units for people*.

Time to talk about the darling of
affordable housing sound-bite policy:

The elimination
of single-family zoning



Minneapolis Zoning by Classification



- How Triplexes play out in North vs. other areas of the city.
 - Further denial of ownership opportunities
- Loss of opportunity to build generational wealth
- Northsiders can't compete with outside investors (homeownership vs. income-potential.)
 - Destruction of our community's housing stock
 - Reduced living standards for families
 - Increased displacement of families
 - Capital Flight
- Resulting in perpetual need for municipal subsidy of our commercial corridors
 - Lack of employment opportunities
- "Complete Neighborhoods" vision unachievable

Common Questions:

Is DENSITY good or bad?

This is the wrong question.

Density isn't inherently good or bad.

It should NOT be a GOAL.

It is JUST A TOOL.

Are ADU's good or bad?

ADU's are GOOD...

...they just ARE NOT
an affordable housing tool.

What about eliminating **Minimum Lot Sizes?**

The Sound Bite narratives:

- smaller lots = more density = decreased land cost = increased affordability
- Existing minimum lot sizes are keeping people from building on existing small lots, which denies density and affordability.

What about eliminating **Minimum Lot Sizes?**

The reality:

- Might play out to be an inclusionary zoning tool in suburban areas. The outcomes vary when you think of urban vs. suburban vs. rural scenarios.
- In urban areas, the elimination of minimum lot sizes helps wealthy developers split expensive land to build more expensive (smaller) homes to sell to wealthy buyers. (not an affordable housing tool.)

What about eliminating **Minimum Lot Sizes?**

The reality:

- In urban areas, the elimination of minimum lot size requirements actually would result in working families being unable to improve or develop existing “small” lots.

Bottom line: **Eliminating minimum lot sizes in urban areas helps the rich and harms the middle class and poor. It is not an affordability tool.**

It is about providing CHOICE.

Choices that are:

- Equitable
- Dignified
- Supportive of Community
- Truly based on critical thought
- Held to measurable, identified metrics for success
 - Evaluated and modified based on data

This is the difference between caring...

...and caring ENOUGH.

Today I ask you to please, please..... If you care, then CARE ENOUGH.

Don't fall for the sound bite.

Demand REAL answers.

Demand to see REAL data.

Demand REAL explanations.

If you cannot get SPECIFIC answers to your questions, it is not a solution.

If you cannot get data on what is going into the solution, do not trust the outcomes.

If you cannot get detailed explanations, using real scenarios for disparate circumstances, don't believe it will help the people it claims to be created for.

You should be allowed to question it –

and should expect to get real answers to your questions.

If it cannot be questioned, then that tells you how strong of an idea it really is.

Resist “sound bite” policy altogether.
Real, MEANINGFUL impact comes from
understanding complexities and nuance.

Plan for it, design policy that anticipates and
corrects for the problems we know will arise...not
policy based on best-case scenarios.

CARE ENOUGH to do it right.

thank you.